



## ISSUE

Anti-money laundering and counter-terrorist financing are major compliance topics for all financial institutions. American Express wants to be seen as a leader in its field by delivering a highly effective multi-lingual program to 110,000 staff globally. At the same time they wanted to reduce the mandatory training burden on staff and the organisation as a whole by introducing adaptive eLearning technology to ensure that staff who already had an understanding of the topics could register their competence in the shortest possible time.

Since 2014 there have been some regulatory and organisational changes that require some modifications to the course content. Additionally, new knowledge and experience acquired through the efforts in 2014 (e.g. questions, the question structure, lesson content) can be incorporated into the 2015 courses to further enhance learner knowledge and experience. It will be necessary to ensure that the changes are consistent across all translated versions (English, Spanish, French-Canadian, German, French-Continental, Italian, Japanese, and Chinese-Traditional).

*The screenshot below is an example of the courseware.*

## CHALLENGE/OBJECTIVES

American Express expects the project to deliver the following benefits:

- More effective transfer of AML knowledge to the learners.
- Higher, longer lasting retention of key compliance laws, rules, and regulations by the learners.
- Improved attitude of learners towards compliance training – adaptive learning reduces complaints about repetitiveness and instead directly ties the learner's experience to their knowledge.
- Introduction of a more sustainable platform for the management of AML (and later potentially other types of) compliance training: one where making changes to courses for future years is both faster and cheaper (or even free), where new languages can be added more easily and so on.
- Reduction in opportunity cost of time that learners spend on the course: by not forcing learners to review the content they already know (and can prove so); adaptive learning reduces the time learners have to spend on reaching proficiency.

A screenshot of an eLearning interface for "Salt compliance". The interface features a dark header with the "Salt compliance" logo and navigation icons. The main content area is titled "Introduction" and includes the text: "Why is this training important? Money laundering and the related illicit activities of terrorist financing present a very severe threat to national and global financial systems. All financial institutions, such as American Express, are at risk of being targeted by money launderers and are, therefore, at the forefront of the battle against this global phenomenon. Effective training is a vital control in the fight against money laundering and is also a legal obligation for firms operating in the industry. This course will better familiarize you with your responsibilities at American Express in the prevention and detection of money laundering, and will help you safeguard your reputation and that of our company." To the right of the text is a small image of a classical statue's head. At the top right of the content area, it says "IN PROGRESS" and "2 OF 3" with "PREV" and "NEXT" buttons. A blue "CONTINUE" button is located at the bottom of the content area.

## DELIVERY METHOD

By integrating our proprietary technology with course content production services, our courses outperform alternatives during all three parts of the course life cycle: Development, Learning, and Evaluation.

In addition, for compliance clients like American Express need to accumulate reliable and complete training evidence, Adaptive eLearning courses offer significantly higher levels of reporting and security than courses built using traditional client-side approaches.

### 1. Development

Short iteration cycles and time-to-delivery.

To build a course, you shouldn't have to keep emailing files or storyboards back and forth between everyone for months. We build courses by prototyping in real-time. This makes the process faster and easier for our client.

Changing a few words in a course shouldn't take a week and cost a fortune. We do it in a few hours, for free. Our clients can access our "Light Edit" feature which allows their subject matter expert to change a word or a sentence or update a link without affecting the design of the course.

Similarly, managing multiple language versions shouldn't be a full-time job in itself. The American Express course was built as a single course with multiple languages, allowing users to move between the different translations as they wish. Administrators will see a concise single set of data, rather than data from multiple versions of the same course.

To roll out our course, American Express simply uploads it to its existing Learning Management System (LMS), like it would with any others. Our adaptive e-learning courses are fully SCORM compatible. Any future updates will also flow directly through to those versions on the LMSs without issue.

### 2. Learning

#### LEARNERS LIKE ADAPTIVE ELEARNING COURSES MORE

eLearning is unpopular because the learning experience is often poor: linear, old-fashioned, gimmicky, and often condescending to highly educated staff. The American Express AML course has a modern flat design and is adaptive, i.e. lessons are personalised automatically to each learner. This means that people actually enjoy taking them.

#### ADAPTIVE ELEARNING COURSES ARE MORE EFFECTIVE

Learners who like courses pay more attention and so learn more. In addition, the same personalisation that leads to higher engagement also boosts retention. The American Express adaptive AML course ensures that problematic areas are reviewed more than once.

#### THE AMERICAN EXPRESS ADAPTIVE ELEARNING COURSES WORK ON ANY DEVICE

Start a course at your desk then continue on your tablet or smartphone on a train? Pick up exactly where you left off? Absolutely. Our platform ensures that the American Express Adaptive eLearning courses work on all screen sizes (desktop, tablet, smartphone) and platforms (web, iOS, Android).

### 3. Evaluation

#### UNDERSTAND MORE ABOUT YOUR LEARNERS THAN EVER BEFORE

After rolling out their Adaptive eLearning course, American Express can analyse an unparalleled range of data points that explain how their staff learnt the content and performed on assessments. Find out what grabs their attention, the questions they struggled with, and compare those patterns across the company.

#### USE VISUALISATIONS TO DISCOVER KEY INSIGHTS

To help clients get the most out of our advanced learning analytics, the platform also has a suite of visualisation tools that help clients analyse and understand the data in a way that's both effective and easy to use.

#### CALCULATE ACCURATE ROI AND IMPROVE BUDGET ALLOCATION

How can you calculate ROI on e-learning if the only data point you get is whether people took the course or not? You can't. That's why our platform provides a range of statistics that help clients identify the courses that are working and discover why.

## 4. Security

### RESILIENT AGAINST SCORM HACKS

By modelling learner's knowledge based on individual responses, Adaptive e-learning determines completion in a way that cannot be hacked – unlike traditional SCORM courses.

### MORE RELIABLE TRAINING EVIDENCE

Instead of using exclusively client-side reported learning data (e.g. SCORM) which can be easily faked, Adaptive eLearning LearnerLogs rely on our server-side architecture to collect, assess, and store learner actions and responses.

### MORE COMPLETE TRAINING EVIDENCE

Instead of relying on binary yes/no completion data, Adaptive eLearning LearnerLogs provide the full, timestamped history of learner actions (moving to the next slide, answering a question, etc.).

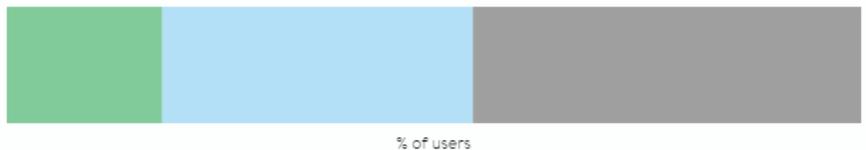
## AN IMPROVEMENT IN EMPLOYEES PERFORMANCE

The system is designed so that each user takes a path through the learning that is unique and defined by their existing knowledge. Users are looped through information that they don't understand until they become competent. Thus all users end up at 100% completion rather than the standard 80% which leaves room for beaches based on known gaps in knowledge.

By training this way, rather than disengaging the users through the full training course which would include areas that they already understand, the users actually learn more than they would by only being shown engaging and unknown or forgotten material.

### ✓ Course Progress

So far, **18%** of the expected **11** users have completed the course and a further **36%** have started it. [More](#)



The course progress bar above is the only chart that shows all users. All other charts describe only those users who have already completed the entire course.

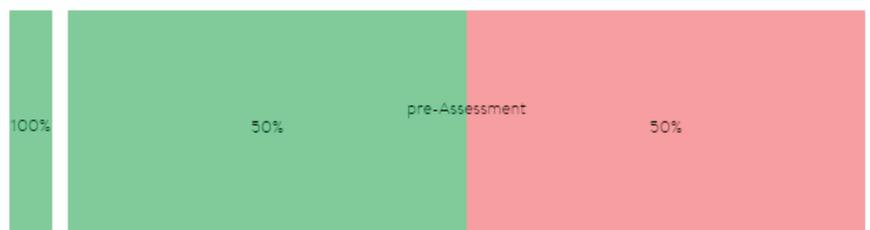
### 🕒 Time Taken

Users took on average **27 min** to complete the course. The quickest users have taken as little as **12 min** and the slowest as long as **42 min**. [More](#)



### 👁️ Assessments

Learners were given a total of **12** choices to take a pre-assessment or not. They decided to take one in **100%** of these cases and passed **50%** of those. In contrast, of the remaining **0%** of cases of users who took the lesson first, **...** passed their first post-assessment. [More](#)



*The following is an example of the visualisation tools used to analyse and understand analytical data.*

When measuring effectiveness on compliance training we are looking for risk mitigation and speed to competence. By producing a much more effective training outcome risk is effectively mitigated. By shortening the amount of time each employee spends on compliance training we can significantly reduce the opportunity cost for American Express. A thirty minute saving per employee equals 55,000 hours not lost to mandatory training which, at an average opportunity cost of \$100 per hour, equals \$5.5 million dollars saved.

## MEASURING SUCCESS

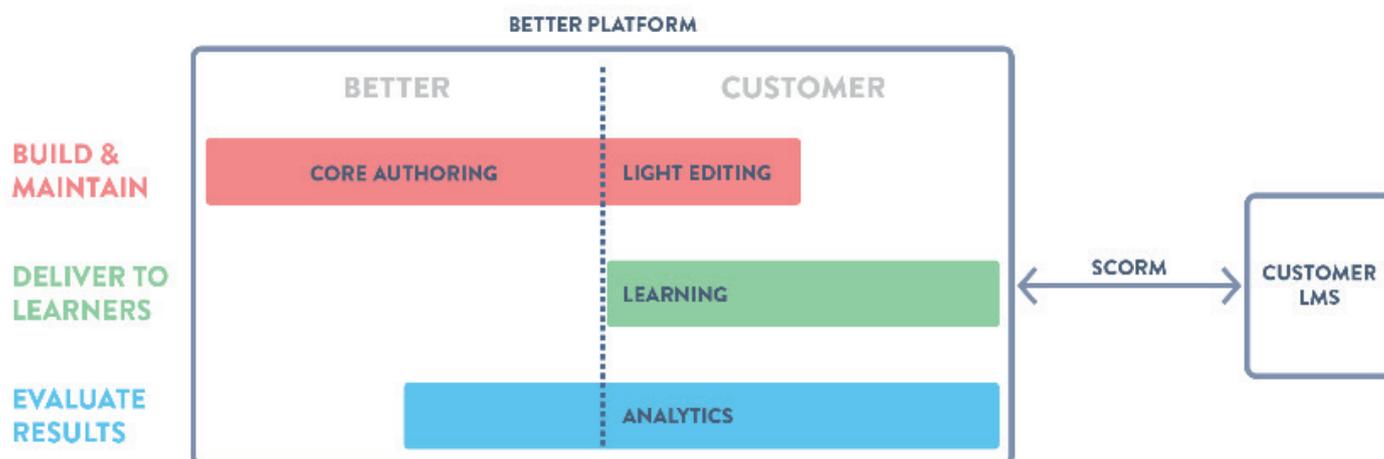
The program has been a huge success due to the speed of development of the materials and levels of support they have received. Rollouts of the 2016 version of the course have just commenced, and it is expected training times will continue to reduce as learners have retained more information from the 2015 roll out.

## MEETING BUDGET CONSTRAINTS

The project was delivered on time and on budget. The opportunity cost savings in mandatory training hours saved far outweigh the costs of building and delivering the course via the platform.

## INNOVATION AND EFFECTIVENESS OF THE TECHNOLOGY

The American Express courses are built on, powered by, and analysed using our Learning Content Management Platform - a cloud-based platform that allows management of courses through their lifecycle whilst still remaining compatible with existing Learning Management Systems (LMS).



Our course platform enables effective, fast creation of courses that provide a consistent, adaptive learning experience across all platforms and devices, generate advanced analytics, and are easily maintainable, even in multiple languages.

As a web application, the platform consists of different but tightly integrated parts. While our in-house Course Producers use the core authoring module to build the American Express course, our clients can access everything you need from a single interface: our customer dashboard.

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